

**POOR QUALITY  
– ORIGINALS ATTACHED –**

**Exhibit F**

Attorney General and DIFS Complaint File (Brett Stiles Investigation)

## Case Participants

Add Additional Participant Show History

Name	Type	Organization	Phone Number	Email	Address
Complaint Investigation > 0-020-858-286					
DAVID MIEDEL	Complainant		(812) 327-1091	MIEDEL@CLOUD.COM	9612 WOODBURY RD LAINGSBURG MI 48848-8727
MORRIES OKEMOS FORD	Licensee	MORRIES OKEMOS FORD	(517) 666-7540	VALORIE.BUCK@MORRIES.COM	1830 W GRAND RIVER AVE OKEMOS MI 48864-1806

## Complaint Is Against

## Licensed?

## Name

## Phone Number

<input checked="" type="radio"/> Dealer	<input type="radio"/> No <input type="radio"/> Yes	MORRIES OKEMOS FORD	
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## Address

 Overridden

## Complaint Info

## Complaint Is Jurisdictional

## Source

<input type="radio"/> No <input checked="" type="radio"/> Yes	Attorney General
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## Complaint Date

## Does the complaint involve a vehicle?

## Is the vehicle new?

## Is the vehicle leased?

<input type="text"/>	<input type="radio"/> No <input checked="" type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes
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## Complainant Allegations

Sept 23 I purchased truck and indorse loan and typed Without Recourse after my name. Sept 30 a new person calls me from dealership stating he was business manager, Paul Seger. Stated Ally refused to accept loan as I signed and wanted a new loan signed differently. October 1 I stop by and ask him if Ally put that in writing, he said no they called. I sign3d a new paper contract with ink pen and put agent after my name. In November I was on phone with Ally and asked why my payment date was different than my loan date. The new payment date was on the 27th monthly. I asked when my started then. He stated September 27. I recorded this conversation. Then in December I see there are three loan contracts now on my account for one truck. I sent a certified mail to Ally asking for the accounting of this loan and where the funds came from etc. they failed to respond. I filed a complaint with the CFPB on December 31 2024. Last week Ally removed all loan documents from my access but left my payment due date and such. I had already downloaded the three different contracts and saved them to my PC. I started looking at them and it appeared all had the same numbers and math. Then I noticed the time stamp dates are all different. The first two are all identical on September 24 and another on September 26. Then the third one is fraud. The business manager Paul created this loan on September 27 2024 while I was not there. He also forged my name and business EIN info. After doing a lot of research, I realize this is fraud. The second loan I authorized never showed up at Ally or online even. I reach out to the GM Lonnie who rude and condescending and acted as though I was at fault. He stated well you signed it fraudulently first so he had to create the new loan. I told him I never forced anyone to forge my info and create a new loan. The president of the dealership called today. He was compassionate. He stated he didn't see feel I was harmed as well. He did state he and his legal team would be taking of this issue internally. He apologized for this. But didn't offer any other solution to make this right me



## Complainant Type

☐ Individual

First Name

DAVID

Middle Name

Last Name

MIEDEL

Resident at Organization

☐ No☐ Yes

Organization Name

Phone Number

(812) 927-1091

Fax Number

Email

MIEDEL@ICLOUD.COM

Best Call Time From

To

## Address

6512 WOODBURY RD LANSING MI 48049-0727

Verified

## Vehicle

[View Vehicle Record](#)

Vehicle Type

Truck

VIN

1FTFW1RG8RF881700

Year

2024

Make

FORD

Model

F150

Vehicle Notes

## RMD Case Priority

☐ Standard☐ Probation Violated☐ Suspension Violated

Request Case Closure?

☐ No☐ Yes



## Investigation Findings

OFFICE OF INVESTIGATIVE SERVICES:  
REGULATORY MONITORING DIVISION:  
INVESTIGATION REPORT:

COMPLAINT#: 20868286

DATE: February 12, 2025

INVESTIGATOR: B. Stiles

LICENSEE NAME: Lonnie Przybylinski

ADDRESS: [REDACTED]

PARTICIPANTS:

Lonni Przybylinski

Paul Segar

1830 W Grand River Avenue Okemos MI

David Miedel

9612 Woodbury Road Laingsburg MI

## SUMMARY INFORMATION:

VENUE: Morries Ford of Okemos 1830 W Grand River Avenue Okemos MI

INVESTIGATION: On September 23, 2024, David Miedel purchased a 2024 Ford F150 from Morries Ford of Okemos and placed it into his company name. David signed the finance agreement using his name and added several words with his signature. Ally the finance company denied the finance application and told Morries that David would need to sign a different finance application. David was to return to sign the second finance application and did not show. David did arrive the next day making contact with the finance manager, Paul Seagar and signed the third finance application. David later learned of the second finance application that was turned into Ally that he never saw or signed. David has filed complaints against Ally and Morries Ford. David is demanding \$549,000 from Morries Ford. Morries said the amount is ridiculous and they do not feel that they owe David anything. I did speak with David who stated he realized that Ally had several loan applications for the same loan. Only one of the applications were processed and David only has one loan with Ally for the truck. David did say he did not e-sign the second loan application and knew nothing about it. David admits to signing the first loan application and adding the extra language to the signature. David said Morries and Ally cannot tell him how to sign the application. David is right they cannot tell him how to sign but they can reject the application as they did the first time. David said he tried to file a police report and was told by law enforcement that this is a civil matter. I explained to David that I do not have any authority to get him a refund especially in the amount that David is asking for, \$549,000.00. I told David that would require a court decision.

On February 12, 2025, I agent Stiles did arrive at Morries Ford making contact with the G.M. Lonnie Przybylinski. I identified myself and had already sent the dealership a copy of the complaint. Lonnie said the complaint is ridiculous and he feels that David was trying to get a free truck from the beginning. Lonnie said David took delivery of the vehicle and when doing so signed the financial application using his name and adding several words next to his signature to include assigned without recourse. Lonnie said the finance company Ally denied the application and told Morries that David would need to sign a new application. Lonnie said they had a different finance manager deal with David because the first manager should have caught this. Lonnie said the second Finance manager, Paul Seagar had an appointment set with David and prior to the appointment Paul was reviewing the application and accidentally sent the e-signed application to Ally. Ally then used the application to process the loan for the vehicle. David arrived the following day and signed the third finance application. Lonnie said the numbers on the applications never changed and David signed two of the applications. Lonnie said the second application was just a mistake. Lonnie did call Paul Seagar and placed him on speaker phone. I identified myself to Paul and explained the reason for our contact. Paul said he had an appointment set for David and prior to the appointment Paul started to review the finance application. Paul said he was reviewing the application, and he thought that he was saving the application when in fact he sent the application to Ally by accident. Paul said he did not know this until the following day when he went to print.



the application and noticed that it had been processed. Paul said he still had David wet sign the third application and he told David that this is the application that will be used. I asked Paul why he did this if he knew the application was already approved. Paul said he wanted David signature on the application. Paul continued to blame the system the dealership uses, CDK Route 1 and how messed up the system is. I asked Paul if he or anyone reached out to Ally to stop the second application knowing that it should not be used. Paul stated he did not because he didn't know that the application was sent until the next day, the loan was already approved. Paul continued to say he told David several times that the third application was the one being used. David found out about the 3 different applications and filed complaints with Ally, Morris Ford and the state of Michigan. Paul continued to blame the system and state it was just a mistake. I left Morris Ford and made contact with a different dealership that I know uses an e-sign system. I asked about the signature for the customer and does the system just auto populate the signature for the customer. I was told the system does not auto populate anything it only documents what is put into the system. I was told that someone would need to sign the document for the customer and if the document was not signed it would be rejected. After receiving this information, I called Paul Seager back and asked about the signature and who signed the e-signature for David Miedel. I told Paul that I have talked with other dealerships and the document would have been rejected had it not been signed. Paul said he was moving the document around and trying to e-sign his name to the document and he must have accidentally signed David's name to the document. This is the second mistake Paul made on this one document. I asked Paul how long he has been in the car business. Paul said over 25 years and most of those years as a finance manager. I asked Paul about the date on the loan application that David signed on October 1, 2024, and why was the date shows September 23, 2024. Paul said the system automatically populates the date as from the original signing date. This made no sense to me since the second fraudulent loan application that was e-signed shows the date of September 27, 2024. I do not believe Paul's story of making so many mistakes. I believe that when David failed to show to sign the application Paul took it upon himself signed the application and sent it to Ally. David did arrive the next day and Paul had him sign the third application and that is the reason for Paul telling David so many times that this is the document that is being used to process the loan.

**EVIDENCE:** Photos.

**DISPOSITION:** The dealership received violation D25 - 257.249(d), Fraudulent act in connection with selling or otherwise dealing in vehicles. The dealership e-signed the second loan application and sent it to the finance company to process the loan without the customers approval. Case closed.

#### Violations Table

[View Fraud Format](#)

Violation	Class	Description	Note
D25 - 257.249(d)	C	Fraudulent act in connection with selling or otherwise dealing in vehicles.	The dealership e-signed the second loan application and sent it to the finance company to process the loan without the customers approval.

#### Case Referral

[View Cases](#)

Refer To AG <input checked="" type="checkbox"/>	Refer To DIFS <input checked="" type="checkbox"/>	Refer To Enforcement <input checked="" type="checkbox"/>	Refer To Other Agency <input checked="" type="checkbox"/>
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#### Create New BCRD Case

No	Yes
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## Michigan Office Of Attorney General Consumer Complaint Form

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Web Complaint Number: 2025-cp01152306486-A

Submitted: 1/15/2025 11:06:40 PM

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### Consumer information

Your Last Name: Miedel  
Your Street Address: 9612 Woodbury Rd  
Your State: MI  
Your County:  
Your Home Phone: 8123271091  
Fax Number:

First Name: David  
City: Laingsburg  
Zip Code: 48848

M.I.:

Your Work Phone:  
E-mail Address: Miedeld@icloud.com

Ext.:

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### Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name:  
Company Name: Morries Okemos  
Street Address: 1830 W Grand River Rd  
State: MI  
County:  
Fax Number:  
Web Site Address:  
Primary Jurisdiction: Licensed Business/Person

Complainee First  
Name:  
City: Okemo  
Zip Code: 48864  
Phone: 5172893267  
E-mail Address:  
Product Offered:

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### Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name:  
Company Name:  
Street Address:  
State: MI  
County:  
Fax Number:  
Web Site Address:

Complainee First  
Name:  
City: Laingsburg  
Zip Code: 48848  
Phone:  
E-mail Address:

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### Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year: MI  
Vehicle VIN No.:

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### **Complaint Information**

Incident Date\Time: 9/27/2021 1:00:00 AM

Incident Location: At dealership

Approximate Monetary Value: 123,000

Did you sign a contract? False

Where did you sign this contract?

Is a court action pending? False

Do you have an attorney representing you on this matter? False

Are you willing to testify in court regarding this complaint? True

Did you complain directly to the business? True

What was the response from the business? They stated they see no harm was done to me why should it matter.

If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies? True

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### **Complaint Detail/Inquiry Information**

Sept 23 I purchased truck and indorse loan and typed Without Recourse after my name. Sept 30 a new person calls me from dealership stating he was business manager, Paul Seger. Stated Ally refused to accept loan as I signed and wanted a new loan signed differently. October 1 I stop by and ask him if Ally put that in writing, he said no they called. I sign3d a new paper contract with ink pen and put agent after my name. In November I was on phone with Ally and asked why my payment date was different than my loan date. The new payment date was on the 27th monthly. I asked when my started then. He stated September 27. I recorded this conversation. Then in December I see there are three loan contracts now on my account for one truck. I sent a certified mail to Ally asking for the accounting of this loan and where the funds came from etc. they failed to respond. I filed a complaint with the CFPB on December 31 2024. Last week Ally removed all loan documents from my accesss but left my payment due date and such. I had already downloaded the three different contracts and saved them to my PC. I started looking at them and it appeared all had the same numbers and math. Then I noticed the time stamp dates are all different. The first two are all identical on September 24 and another on September 26. Then the third one is fraud. The business manager Paul created this loan on September 27 2024 while I was not there. He also forged my name and business EIN info. After doing a lot of research, I realize this is fraud. The second loan I authorized never showed up at Ally or online even. I reach out to the GM Lonnie who rude and condescending and acted as though I was at fault. He stated well you signed it fraudulently first so he had to create the new loan. I told him I never forced anyone to forge my info and create a new loan. The president of the dealership called today. He was compassionate. He stated he didn't see feel I was harmed as well. He did state he and his legal team would be taking of this issue internally. He apologized for this. But didn't offer any other solution to make this right me.

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[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[True] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

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(\*)I certify that the information on this form is true and accurate to the best of my knowledge.

(\*)I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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STATE OF MICHIGAN  
JOCELYN BENSON, SECRETARY OF STATE  
DEPARTMENT OF STATE  
LANSING

MORRIS OKEMOS FORD  
1830 W GRAND RIVER AVE  
OKEMOS MI 48864-1806

Issue Date: 02-13-2025  
Letter Id: L0157093083  
Case Id: 0-020-868-286  
License: A010168

**Re: NOTICE OF NON-COMPLIANCE**

The Dealership has not complied with the Michigan Vehicle Code, MCL 257.1 et seq. The specific violation(s) are listed below:

**Violation Description**

**MCL Codes**

Fraudulent act in connection with selling or otherwise dealing in vehicles.

257.249(d)

The dealership e-signed the second loan application and sent it to the finance company to process the loan without the customer's approval.

I certify that as of the date I served a copy of this Notice of Non-compliance by depositing it in the United States Mail, addressed as above.

Sincerely,

Brett Stiles, Investigator  
Regulatory Monitoring Division  
Michigan Department of State

Office of Investigative Services  
430 West Allegan Street, Lansing, MI 48918 - SOS-RMD-800@Michigan.gov  
Phone 517-335-1410 - Fax 517-335-3192  
Michigan.gov/SOS





STATE OF MICHIGAN  
JOCELYN BENSON, SECRETARY OF STATE  
DEPARTMENT OF STATE  
LANSING



DAVID MIEDEL  
9612 WOODBURY RD  
LANSING MI 48945-5727

Issue Date: 02-13-2025  
Letter Id: L0157146523  
Case Id: 0-020-868-286

RE: Your Complaint Against MORRIS OKEMOS FORD

Dear DAVID MIEDEL,

The Michigan Department of State, Regulatory Monitoring Division has completed its investigation of your complaint. The results of the investigation indicate that the business was in violation and appropriate Notices of Non-Compliance have been issued.

An investigative report and supporting documents will be forwarded to the Business Compliance and Regulation Division for consideration of administrative action against the licensee. You may obtain a copy of the investigative report and supporting documents under the Freedom of Information Act (FOIA). You can request documents under FOIA using one of the following methods:

E-mail: [MDOS-FOIA@michigan.gov](mailto:MDOS-FOIA@michigan.gov)

USPS Mailing Address:  
Michigan Department of State  
Attn: FOIA Coordinator  
P.O. Box 30204  
Lansing, MI 48918

Additional information regarding the Department's Freedom of Information Act process can be viewed at [www.Michigan.gov/SOS/resources/transparency](http://www.Michigan.gov/SOS/resources/transparency). Please include your name, phone number, mailing address, and the above referenced case number in your correspondence. Please allow 15 business days from the date of this letter before submitting your request to ensure that documents are available for processing. As allowed by the Freedom of Information Act, a fee will be charged for labor, copying, and mailing costs incurred to process your FOIA request.

Sincerely,

Brett Stiles, Investigator  
Regulatory Monitoring Division  
Michigan Department of State

Office of Investigative Services  
430 West Allegan Street, Lansing, MI 48918 - [SOS-RMD-800@Michigan.gov](mailto:SOS-RMD-800@Michigan.gov)  
Phone 517-335-1410 - Fax 517-335-3192  
[Michigan.gov/SOS](http://Michigan.gov/SOS)





STATE OF MICHIGAN  
JOCELYN BENSON, SECRETARY OF STATE  
DEPARTMENT OF STATE  
LANSING



DAVID MIEDEL  
9612 WOODBURY RD  
LAINGSBURG MI 48848-8727

Issue Date: 01-31-2025  
Letter Id: L0156236654  
Case Id: 0-020-868-286

**RE: Your Complaint Against MORRIES OKEMOS FORD**

Dear DAVID MIEDEL,

The Michigan Department of State has received your complaint filed against the above-referenced licensee. An initial review has been completed and the complaint will be assigned to an investigator. Please note that complaints against a repair facility may involve a vehicle inspection and/or parts evaluation.

To be fair, we attempt to complete investigations in the order received. Every effort will be made to address your complaint in a timely manner. You may wish to continue to pursue other avenues of resolution, such as small claims court. Your patience is appreciated.

If you negotiate a settlement with the business prior to the completion of our investigation, or you receive a judgment in court, please notify this office of the agreed-upon settlement. When corresponding with the Department regarding your complaint, please include the case number noted above.

Sincerely,

Regulatory Monitoring Division  
Michigan Department of State  
(517) 335-1410

Office of Investigative Services  
430 West Allegan Street, Lansing, MI 48918 - SOS-RMD-800@Michigan.gov  
Phone 517-335-1410 - Fax 517-335-3192  
Michigan.gov/SOS